

In re:
Lisa M Quercetti
Debtor

Case No. 22-12499-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 28, 2022

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:

Recip ID	Recipient Name and Address
db	Lisa M Quercetti, 2360 Upper Barness Road, Warrington, PA 18976-1811
14722323	+ Railroad Retirement Board, 844 N Rush St, Chicago, IL 60611-2092

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mccullougheisenberg@gmail.com	Sep 28 2022 23:24:00	CAROL B. MCCULLOUGH, McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974
tr	+ Email/Text: bncnotice@ph13trustee.com	Sep 28 2022 23:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Sep 28 2022 23:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 29 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 28 2022 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Sep 28 2022 23:25:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14722319	EDI: CAPITALONE.COM	Sep 29 2022 03:28:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14722320	EDI: CITICORP.COM	Sep 29 2022 03:28:00	Citicards, PO Box 70166, Philadelphia, PA 19176-0166
14722322	Email/Text: electronicbkydocs@nelnet.net	Sep 28 2022 23:25:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
14722324	Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2022 23:25:00	Rocket Mortgage, PO Box 6577, Carol Stream, IL 60197-6577
14722325	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 28 2022 23:25:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14722321	Email/Text: bk@lendingclub.com	Sep 28 2022 23:25:00	lending club corporation, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985

TOTAL: 12

BYPASSED RECIPIENTS

District/off: 0313-2

User: admin

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Date Rcvd: Sep 28, 2022

Form ID: 309I

Total Noticed: 13

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
CAROL B. MCCULLOUGH	on behalf of Debtor Lisa M Quercetti mccullougheisenberg@gmail.com cbmccullough64@gmail.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	Lisa M Quercetti		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-12499-mdc		
	Social Security number or ITIN:	xxx-xx-6304	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	9/19/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisa M Quercetti	
2. All other names used in the last 8 years		
3. Address	2360 Upper Barness Road Warrington, PA 18976-1811	
4. Debtor's attorney Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: mccullougheisenberg@gmail.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 9/28/22

For more information, see page 2

